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(Official Form 1) (12/03)

FORM B1 United States Bankruptcy Cour District of New Hampshire	t Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Murray, Brian Joseph	Name of Joint Debtor (Spouse)(Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): 1805, 04-3402088	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code):  3B Auburn Street Exeter, NH 03833	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: <b>Rockingham</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):  191 Crawley Falls Road, B6 Brentwood, NH 03833	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	
Information Regarding the De	otor (Check the Applicable Boxes)
Venue (Check any applicable box)	
<ul> <li>☑ Debtor has been domiciled or has had a residence, principal place of busi date of this petition or for a longer part of such 180 days than in any othe</li> <li>☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or</li> </ul>	
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which
☐ Individual(s) ☐ Railroad ☐ Stockbroker	the Petition is Filed (Check one box)
☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 13 ☐ Chapter 9 ☐ Chapter 12 ☐ Sec. 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)  ☑ Consumer/Non-Business ☐ Business	Filing Fee (Check one box)
	☐ Full Filing Fee Attached ☐ Filing Fee to be paid in installments (Applicable to individuals only)
Chapter 11 Small Business (Check all boxes that apply)  □ Debtor is a small business as defined in 11 U.S.C. § 101  □ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.  Rule 1006(b). See Official Form No. 3.
Statistical/Administrative Information (Estimates only)  ☐ Debtor estimates that funds will be available for distribution to unsecured credit ☐ Debtor estimates that, after any exempt property is excluded and administrative be no funds available for distribution to unsecured creditors.	
Estimated Number of Creditors 1-15 16-49 50-99 100-199	200-999 1000-over
Estimated Assets	
	,001 to \$50,000,001 to More than illion \$100 million
	,001 to \$50,000,001 to More than illion \$100 million

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(Official Form 1) (12/03) FORM B1, Page 2 Name of Debtor(s)Brian Joseph Murray Voluntary Petition (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Location Case Number: Date Filed: **NONE** Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE District: Relationship: Judge: **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10Kand 10Q) with the Securities and Exchange I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief Exhibit A is attached and made a part of this petition. available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, Exhibit R specified in this petition. (To be completed if debtor is an individual whose debts are primarily consumer debts) X s/ Brian Joseph Murray I, the attorney for the petitioner named in the foregoing petition, declare that Signature of Debtor I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the **X** Not Applicable relief available under each such chapter. Signature of Joint Debtor X s/RTPhoenix 10/12/2005 Signature of Attorney for Debtor(s) Date Telephone Number (If not represented by attorney) Exhibit C 10/12/2005 Does the debtor own or have possession of any property that poses Date or is alleged to pose a threat of imminent and identifiable harm to Signature of Attorney public health or safety? X s/RTPhoenix Yes, and Exhibit C is attached and made a part of this petition. Signature of Attorney for Debtor(s)  $\sqrt{\phantom{a}}$ R Timothy Phoenix Esquire, 01613 **Signature of Non-Attorney Petition Preparer** Printed Name of Attorney for Debtor(s) / Bar No. I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C.  $\S$  110, that I prepared this document for compensation, and that I have provided Hoefle Phoenix and Gormley PA the debtor with a copy of this document. Firm Name Not Applicable 402 State Street PO Box 4480 Portsmouth NH 03802 4480 Printed Name of Bankruptcy Petition Preparer Address Social Security Number (Required by 11 U.S.C. § 110(c).) 603-436-0666 603-4<u>36-0666</u> Telephone Number Address 10/12/2005 Date Names and Social Security numbers of all other individuals who prepared Signature of Debtor (Corporation/Partnership) or assisted in preparing this document: I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. If more than one person prepared this document, attach additional sheets X Not Applicable conforming to the appropriate official form for each person. Signature of Authorized Individual **X** Not Applicable Signature of Bankruptcy Petition Preparer Printed Name of Authorized Individual Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

Form 7 (12/03)

# UNITED STATES BANKRUPTCY COURT District of New Hampshire

In re:	Brian Joseph Murray	Case No.	
	1805	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

32,597.00 2003 Tax Returns 2003

**Sweet Scoops** 

40,000.00 2004 Tax Returns - Sweet Scoops 2004

35,000.00 Sweet Scoops profit and loss 2005 2005

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

5,100.00 50% of Rental Income 2003

### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Internal revenue Service PO Box 37003 Hartford, CT 06176-0003		750.00	16,000.00
MBNA America PO Box 15026 Wilmington, DE 19850-5026		750.00	12,009.00

NAME AND ADDRESS OF CREDITOR  Money Management International  9009 W. Loop S. Suite 700  Houston, TX 77096-1799	DATES OF PAYMENTS	AMOUNT PAID <b>1,345.00</b>	AMOUNT STILL OWING
Old Navy Old Navy Account Services PO Box 981064 El Paso, TX 79998-1064		128.00	10.00
Toyota Motor Credit Corp. PO Box 371339 Pittsburgh, PA 15250-7339		1,200.00	18,093.00

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

**Ø** 

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT
AND RELATIONSHIP TO DEBTOR PAYMENTS AMOUNT PAID STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☑

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\checkmark$ 

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF

SEIZURE

DESCRIPTION

AND VALUE OF

BENEFIT PROPERTY

### 5. Repossessions, foreclosures and returns

None

 $\sqrt{\phantom{a}}$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships

None ☑

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
ASSIGNMENT
OR SETTLEMENT

NAME AND ADDRESS DATE OF
OF ASSIGNEE ASSIGNMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

NAME AND ADDRESS

DESCRIPTION

NAME AND ADDRESS OF CUSTODIAN OF COURT
CASE TITLE & NUMBER

DATE OF ORDER AND VALUE OF PROPERTY

### 7. Gifts

None ☑

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

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NAME AND ADDRESS

DATE OF PAYMENT,

OF PAYEE

DATE OF PAYMENT,

NAME OF PAYOR IF

DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY

Hoefle Phoenix and Gormley PA 402 State Street PO Box 4480 Portsmouth NH 03802 4480 1000.00

Money Management International 6/6/05 - 515.00 1335.00

9009 W. Loop S. Suite 700 7/4/05 - 410.00 Houston, TX 77096-1799 8/4/05 - 410.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

Brigid Murray
3 Cass Street
Exeter, NH 03833
Sister

10/03/2005
15% of Sweet Scoops -Used for legal fees

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

Citizens Bank Checking - Joint 1/2005 removed from account

Community Bank Savings 7/05 +/- 300.00

Community Bank Checking account 8/05 +/- 150.00

8793

### 12. Safe deposit boxes

None ☑

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION DATE OF TRANSFER
OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER,
OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

6 Locust Avenue Brian Murray July 25, 2001 - July 25, 2004 Exeter, NH 03833

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### Norah Keil Hansen

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None ☑

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

### 18. Nature, location and name of business

None ☑

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER BEGINNING AND ENDING
NAME I.D. NUMBER ADDRESS NATURE OF BUSINESS DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None ☑

NAME ADDRESS

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

NAME AND ADDRESS

Cummings, Lamont & McNamee

One New Hampshire Drive

Portsmouth, NH 03801

DATES SERVICES RENDERED **2003-2005** 

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☑

NAME AND ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

 $\mathbf{V}$ 

NAME ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None

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NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None ☑

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NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

### 21. Current Partners, Officers, Directors and Shareholders

None

 $\overline{\mathbf{V}}$ 

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

NAME AND ADDRESS TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

### 22. Former partners, officers, directors and shareholders

None ☑

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None ☑

NAME AND ADDRESS TITLE DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None ☑

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None ☑

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

### 25. Pension Funds.

None ☑

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

\* \* \* \* \* \*

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[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/12/2005 Signature of Debtor Brian Joseph Murray

Signature s/ Brian Joseph Murray

Brian Joseph Murray

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FORM B6A (6/90)

In re: Brian Joseph Murray , Case No.

Debtor (If known)

## **SCHEDULE A - REAL PROPERTY**

	Total	>	\$ 338,000.00	
6 Locust Avenue Exeter, NH 03833	Co-Owner	J	\$ 338,000.00	\$ 240,166.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

FORM B6B (10/89)

In re	Brian Joseph Murray	,	Case No.	
	Debtor	_		(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash on hand		20.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citizens Bank		500.00
		St. Mary's Bank		25.00
Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.	х			
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		5 Pairs of pants, shoes and T-shirts		150.00
7. Furs and jewelry.	х			
Firearms and sports, photographic, and other hobby equipment.		Shot Gun		200.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	х			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		15% ownership in Sweet Scoops, LLC		750.00
Interests in partnerships or joint ventures. Itemize.	х			

FORM B6B (10/89)

In re	Brian Joseph Murray	,	Case No.	
	Debtor	<u> </u>		(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
15. Accounts receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21. Patents, copyrights, and other intellectual property. Give particulars.	х			
22. Licenses, franchises, and other general intangibles. Give particulars.	Х			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Toyota Tacoma Pickup Truck		15,000.00
24. Boats, motors, and accessories.	Х			
25. Aircraft and accessories.	х			
26. Office equipment, furnishings, and supplies.	х			
27. Machinery, fixtures, equipment and supplies used in business.	х			
28. Inventory.	Х			

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FORM B6B (10/89)

(				
In re	Brian Joseph Murray	,	Case No.	
	Debtor		•	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Animals.	Х			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	Х			
32. Farm supplies, chemicals, and feed.	Х			
33. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 16,645.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case: 05-14849-MWV Doc #: 1 Filed: 10/12/05 Desc: Main Document Page 16 of 32

FORM B6C (6/90)

ln re	Brian Joseph Murray	, Case No.	

Debtor. (If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☑ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
15% ownership in Sweet Scoops, LLC	RSA § 511:2(XVIII)	750.00	750.00
2004 Toyota Tacoma Pickup Truck	RSA § 511:2(XVI)	4,000.00	15,000.00
5 Pairs of pants, shoes and T-shirts	RSA § 511:2(II)	150.00	150.00
6 Locust Avenue Exeter, NH 03833	RSA § 480:1	97,834.00	338,000.00
Cash on hand	RSA § 511:2(XVIII)	20.00	20.00
Citizens Bank	RSA § 511:2(XVIII)	500.00	500.00
Shot Gun	RSA § 511:2(XVIII)	200.00	200.00
St. Mary's Bank	RSA § 511:2(XVIII)	25.00	25.00

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FORM B6D	
(12/03)	

( , ,			
In re:	Brian Joseph Murray	, Case	No.
	Debtor		(If known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)		HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  First Horizon a/k/a First Tennessee Bank PO Box 809 Memphis, TN 38101-0809	х		Second Lien on Residence 6 Locust Avenue Exeter, NH 03833 VALUE \$338,000.00				40,776.00	0.00
ACCOUNT NO.  GMAC Mortgage PO Box 79135 Phoenix, AZ 85062-9135	х		07/25/2000 Mortgage 6 Locust Avenue Exeter, NH 03833 VALUE \$338,000.00				199,390.00	0.00
Toyota Motor Credit Corp. PO Box 371339 Pittsburgh, PA 15250-7339			09/05/2004 2004 Toyota Tacoma Pickup Truck VALUE \$15,000.00				18,093.00	3,093.00

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Form B6E (04/04)

Brian	Joseph	Murray
-------	--------	--------

_	
$\Box$	htor

Case No.

If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals
	Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Other Priority Debts
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E (04/04)	- Cont.			
In re	Brian Joseph Murray	,	Case No.	
	Debtor			(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

### Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 001-56-1805			01/01/2004				16,000.00	16,000.00
Internal revenue Service PO Box 37003 Hartford, CT 06176-0003			Taxes					

Form	B6F	(12/03)

In re	Brian Joseph Murray	, Case No.	
	Debtor		(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

-							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4356 0050 0014 9782							17,760.00
Bank of America PO Box 53132 Phoenix, AZ 85072-3132			Various				,
ACCOUNT NO. 4264 2804 0300 4089							12,009.00
MBNA America PO Box 15026 Wilmington, DE 19850-5026			Various				
ACCOUNT NO.							10.00
Old Navy Old Navy Account Services PO Box 981064 El Paso, TX 79998-1064	l	•	Various				
ACCOUNT NO.							500.00
Wayne Murray PO Box 292 Exeter, NH	l		Personal Loan				
ACCOUNT NO.							8,340.00
Wayne Murray PO Box 292 Exeter, NH 03833		•	Various - Rent				•
Wayne Murray PO Box 292			Various - Rent				8,34

0 Continuation sheets attached

Subtotal

Total

\$38,619.00 \$38,619.00

(Report also on Summary of Schedules)

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Form B6G (10/89)

In re: Brian Joseph Murray Case No.

Debtor (If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
First Horizon a/k/a First Tennessee Bank PO Box 809 Memphis, TN 38101-0809	Mortgage
GMAC Mortgage PO Box 79135 Phoenix, AZ 85062-9135	Mortgage
Toyota Motor Credit Corp. PO Box 371339 Pittsburgh, PA 15250-7339	

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	Debtor		(If known)
In re:	Brian Joseph Murray	Case No.	
(6/90)			
В6Н			

# **SCHEDULE H - CODEBTORS**

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Norah Keil Hansen 6 Locust Ave Exeter, NH 03833	First Horizon a/k/a First Tennessee Bank PO Box 809 Memphis, TN 38101-0809
Norah Keil Hansen 6 Locust Ave Exeter, NH 03833	GMAC Mortgage PO Box 79135 Phoenix, AZ 85062-9135

-		Debtor		(If known)
In re	Brian Joseph Murray		, Case No.	
(12/03)				
Form B6I				

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Divorced		DEPENDENTS OF	DEBTOR AND	) SPOUSE		
Status: <b>Divorced</b>		RELATIONSHIP		Г	AGE	=
		Son			AGE	5
Employment:		DEBTOR		SPOUSE		
Occupation	Self E	mployed				
Name of Employer	Sweet	Scoops				
How long employed	3.5 ye	ars				
Address of Employer		rawley Falls Road, B6 wood, NH 03833				
Income: (Estimate of aver	age mont	hly income)		DEBTOR		SPOUSE
Current monthly gross wa (pro rate if not paid month		ry, and commissions	\$	3,333.00	\$	
Estimated monthly overting	ne		\$	0.00	\$	
SUBTOTAL			\$	3,333.00	\$	
LESS PAYROLL DE	EDUCTIO	DNS	I	•		
a. Payroll taxes and	social sec	curity	\$	999.00	\$ _	
b. Insurance			\$	0.00	\$ _	
c. Union dues			\$	0.00	\$_	
d. Other (Specify)				0.00	\$ .	
SUBTOTAL OF PAYRO	DLL DEDI	UCTIONS	\$	999.00	\$	
TOTAL NET MONTHLY	TAKE HO	DME PAY	\$	2,334.00	\$ _	
-		ousiness or profession or farm	•			
(attach detailed statement	t)		\$	0.00	\$	
Income from real property	′		\$	0.00	\$	
Interest and dividends			\$	0.00	\$_	
debtor's use or that of dep	pendents		\$	0.00	\$	
Social security or other go (Specify)	overnmen	at assistance	\$	0.00	\$	
Pension or retirement inc	omo		\$		\$	
Other monthly income	UITE		Ť <u>—</u>	0.00	٠.	
(Specify)			\$	0.00	\$	
TOTAL MONTHLY INCO	OME		\$	2,334.00	\$	
TOTAL COMBINED MON	NTHLY IN	COME <b>\$ 2,334.00</b>	(Report al	so on Summary of So	chedu	ıles)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Form B6J (6/90)

In re	Brian Joseph Murray	,	Case No.	
	Debtor		_	(If known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is schedule of expenditures labeled	s filed and debtor's spouse maintains a separate household. Comple t "Spouse".	ete a separate	
Rent or home mortgage payment (inclu	ude lot rented for mobile home)	\$	700.00
Are real estate taxes included?	Yes No ✓	_	
Is property insurance included?	Yes No ✓		
Utilities Electricity and heating fuel		\$	0.00
Water and sewer		\$	0.00
Telephone		\$	0.00
Other			0.00
Home maintenance (repairs and upkeep	p)	\$	15.00
Food		\$	500.00
Clothing		\$	50.00
Laundry and dry cleaning		\$	20.00
Medical and dental expenses		\$	50.00
Transportation (not including car paym		\$	400.00
Recreation, clubs and entertainment, r	newspapers, magazines, etc.	\$	100.00
Charitable contributions		\$	0.00
·	or included in home mortgage payments)	•	0.00
Homeowner's or renter's	5	\$ <u> </u>	0.00
Life		\$ •	0.00
Health Auto		\$ \$	75.00
			0.00
Other	aludad in hama martagaa naumanta)		0.00
Taxes (not deducted from wages or inc	cidded in nome mortgage payments)	¢	0.00
(Specify)	nd 13 cases, do not list payments to be included in the plan)	\$	0.00
Auto	id 13 cases, do not list payments to be included in the plan	\$	396.00
Other IRS		\$ <u> </u>	250.00
	gement International	\$	415.00
Toyota Motor	r Credit Corp	\$	394.00
Alimony, maintenance or support paid	to others	\$	777.00
Payments for support of additional dep	pendents not living at your home	\$	430.00
Regular expenses from operation of bu	usiness, profession, or farm (attach detailed statement)	\$	0.00
Other Monthly minimum credi	it card payments	\$	135.00
TOTAL MONTHLY EXPENSES (Rep	port also on Summary of Schedules)	\$	4,707.00
FOR CHAPTER 12 AND 13 DEBTOR	RS ONLYI		<del>_</del>
	w, including whether plan payments are to be made bi-weekly, month	nly, annually, or at	
A. Total projected monthly income		\$	
B. Total projected monthly expenses		\$ <u> </u>	
C. Excess income (A minus B)		\$ *	
D. Total amount to be paid into plan ea	ach	\$	
	(interval)		

Official Form 6 - Cont . (12/03)	
In re: Brian Joseph Murray	, Case No
Debtor	(If known)
DECLARATION CONCERI	NING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY	OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing summar	ry and schedules, consisting of T4 (Total shown on summary page plus 1.)
sheets plus the summary page, and that they are true and correct to the best	st of my knowledge, information, and belief.
Date: 1 <u>0/12/2005</u>	Signature: s/ Brian Joseph Murray Brian Joseph Murray
	[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

# UNITED STATES BANKRUPTCY COURT District of New Hampshire

ln I	re:	Brian Joseph Murray			Case No.		
Dε	btor				Chapter	7	
		DISCLOSURE	Ξ (	OF COMPENSATION OF ATT	ORNEY	•	
				FOR DEBTOR			
	and th paid to	at compensation paid to me within one year l	befo	2016(b), I certify that I am the attorney for the above- ore the filing of the petition in bankruptcy, or agreed to behalf of the debtor(s) in contemplation of or in		(s)	
	Fo	or legal services, I have agreed to accept			\$		1,000.00
	Pı	ior to the filing of this statement I have receiv	ved		\$		1,000.00
	Ва	alance Due			\$		0.00
2.	The so	ource of compensation paid to me was:					
		✓ Debtor		Other (specify)			
3.	The so	ource of compensation to be paid to me is:					
		☐ Debtor		Other (specify)			
4.	Ø	I have not agreed to share the above-disclo of my law firm.	sed	compensation with any other person unless they are	members and	l associates	
5.	□ In retu	my law firm. A copy of the agreement, toge attached.	ether	npensation with a person or persons who are not men with a list of the names of the people sharing in the c render legal service for all aspects of the bankruptcy	ompensation,		
	inclu	ding:					
	a)	Analysis of the debtor's financial situation, a a petition in bankruptcy;	and I	rendering advice to the debtor in determining whether	to file		
	b)	Preparation and filing of any petition, sched	lules	s, statement of affairs, and plan which may be require	d;		
	c)	Representation of the debtor at the meeting	of c	creditors and confirmation hearing, and any adjourned	d hearings the	reof;	
	d)	[Other provisions as needed] None					
6.	By ag	reement with the debtor(s) the above disclos	sed f	fee does not include the following services:			
				CERTIFICATION			
r		fy that the foregoing is a complete statemen ntation of the debtor(s) in this bankruptcy pro		any agreement or arrangement for payment to me for eding.			
[	Dated:	10/12/2005					
				s/RTPhoenix R Timothy Phoenix Esquire, Bar No	o. 01613		
				Hoefle Phoenix and Gormley PA Attorney for Debtor(s)			

Official Form 8 (12/03)

Date:

### **UNITED STATES BANKRUPTCY COURT District of New Hampshire**

ate:	10/12/2005			s/ Brian Joseph	n Murray	
	004 Toyota Tacoma ckup Truck	Toyota Motor Credit Corp.				
ı. Ta	axes	Internal revenue Service				
Descrip of Property		Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
	None b. Property To Be Retail	ned.	[C	heck any applicab	le statement.]	
	Description of Property		Creditor's N	ame		
	a. Property To Be Surre	ndered.				
2.	I intend to do the following v	with respect to the property of the estate	which secure	s those consumer	debts:	
1.	I have filed a schedule of as	ssets and liabilities which includes cons	umer debts se	cured by property o	of the estate.	
	CHAPTER 7	7 INDIVIDUAL DEBTO	R'S ST	ATEMENT	OF INTENT	ΓΙΟΝ
	1805				Chapter <b>7</b>	
ın re:	Brian Joseph Murray				Case No.	

Signature of Debtor

Form B6 (6/90)

# United States Bankruptcy Court District of New Hampshire

In re Brian Joseph Murray

Case No.
Chapter 7

# **SUMMARY OF SCHEDULES**

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS		LIABILITIES	О	THER
A - Real Property	YES	1	\$ 338.000.00				
B - Personal Property	YES	3	\$ 16,645.00				
C - Property Claimed as Exempt	YES	1					
D - Creditors Holding Secured Claims	YES	1		\$	258.259.00		
E - Creditors Holding Unsecured Priority Claims	YES	2		\$	16,000.00		
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$	38.619.00		
G - Executory Contracts and Unexpired Leases	YES	1					
H - Codebtors	YES	1					
I - Current Income of Individual Debtor(s)	YES	1				\$	2,334.00
J - Current Expenditures of Individual Debtor(s)	YES	1				\$	4,707.00
Total Number o in ALL	f sheets . Schedules >	13					
		Total Assets >	\$ 354,645.00				
			Total Liabilities >	\$	312,878.00		

# UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$1039 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer (\$239 filing fee plus \$39 administrative fee)

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

10/12/2005	s/ Brian Joseph Murray	
Date	Signature of Debtor	Case Number

Norah Keil Hansen 6 Locust Ave Exeter, NH 03833

Bank of America PO Box 53132 Phoenix, AZ 85072-3132

First Horizon a/k/a First Tennessee Bank PO Box 809 Memphis, TN 38101-0809

GMAC Mortgage PO Box 79135 Phoenix, AZ 85062-9135

Internal revenue Service PO Box 37003 Hartford, CT 06176-0003

MBNA America PO Box 15026 Wilmington, DE 19850-5026

Old Navy Old Navy Account Services PO Box 981064 El Paso, TX 79998-1064

Toyota Motor Credit Corp. PO Box 371339 Pittsburgh, PA 15250-7339

Wayne Murray PO Box 292 Exeter, NH Case: 05-14849-MWV Doc #: 1 Filed: 10/12/05 Desc: Main Document Page 31 of 32

Wayne Murray PO Box 292 Exeter, NH 03833 Case: 05-14849-MWV Doc #: 1 Filed: 10/12/05 Desc: Main Document Page 32 of 32

# UNITED STATES BANKRUPTCY COURT District of New Hampshire

n re:	Brian Joseph Murray	Case No	
	1805	Chapter	7

## **VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **2** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:	10/12/2005		Signed:	s/ Brian Joseph Murray		
			v	Brian Joseph Murray		
Signed:	s/RTPhoei	nix				
	R Timothy Phoenix Esquire					
	Bar No.	01613				